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# HOW TO STUDY FOR EXAMINATIONS

COMMERCIAL AND PROFESSIONAL EXAM-  
INATIONS AND HOW TO PASS THEM

BY  
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## PREFACE

THE value of a professional qualification as an important factor in a successful business career is widely realized to-day, and, in consequence, there is a growing desire among young ambitious business men to qualify themselves by examination.

The aim of this book is to assist those who possess such ambitions, by indicating the qualifications it is possible to obtain and the best means of studying for them.

The methods described are based upon personal experience, and in practice have proved extremely successful.

It is hoped, therefore, that reading the following pages will save the student much time and trouble and will materially assist him to realize his ambitions.

D. C.

# CONTENTS

CHAP.		PAGE
	PREFACE . . . . .	iii
I.	HOW TO BEGIN ✓ . . . . .	I
II.	PREPARING A TIME TABLE ✓ . . . . .	10
III.	THE IMPORTANCE OF HEALTH ✓ . . . . .	17
IV.	METHODS OF STUDY . . . . .	23
V.	STAYING-POWER . . . . .	31
VI.	THE RIGHT ATTITUDE . . . . .	38
VII.	PRE-EXAMINATION DAYS . . . . .	45
VIII.	THE EXAMINATION . . . . .	54
	INDEX . . . . .	65

# HOW TO STUDY FOR EXAMINATIONS

## CHAPTER I

### HOW TO BEGIN

STUDYING for examinations, if undertaken in the proper way, can be the most fascinating of occupations. But the choice of the examination for which it is desired to work must be made with care, and the methods of studying must be deeply considered, if success is to reward one's efforts.

Examinations ~~are undoubtedly increasing~~ in popularity. Everywhere employers in commerce and industry are looking for men who combine practical experience with theoretical knowledge. Qualified professional men are almost invariably chosen out of hundreds of applicants for the best positions, because their qualifications are a universally recognized hall-mark of efficiency. In the present state of fierce competition for the worth-while jobs, it pays any man to make every possible effort to qualify himself by examinations.

so that he may seize his opportunity when it comes.

The impression that examinations involve years of hard work and that examiners take a fiendish delight in making candidates fail is no longer accurate. The many bodies of professional men that have been incorporated during the past twenty years have introduced an entirely new spirit into these tests of ability. The questions now set at examinations are designed not so much to display the candidate's ignorance of a subject as to give him an opportunity of showing how much he knows. And the idea that examinations involve drudgery has been disproved by the application of scientific methods to study.

The majority of professional examinations have been instituted for the average man, and anyone of average intelligence can, by the expenditure of a little money, energy, and time, acquire a priceless professional qualification.

The two chief qualifications within the power of many to acquire are those of accountancy and secretaryship. These are undoubtedly the most valuable, for the future for accountants contains exceptionally brilliant prospects, and the field for qualified secretaries is increasing enormously with the multiplication of limited companies, thousands of which are registered every year.

To men with experience of book-keeping and an aptitude for figures the accountancy examinations will probably appeal more strongly. Those whose experience has been confined to other branches of office work and who have little taste for mathematics, may prefer a secretary's career. In each profession the prospects are unlimited.

There are at least eight accountancy bodies that hold examinations and grant professional qualifications to successful examinees, with the right to use descriptive initials. The foremost is the Institute of Chartered Accountants, Moorgate Place, London, E.C.2, but admission to its examinations is confined to articled clerks and, as the cost of articles, which extend over several years, may be anything from £100 upwards, many ambitious men prefer to work for the degrees of one of the other bodies for which articles are not necessary, and where the examinations may be taken within two years at a very moderate cost for fees and books. The examinations of the Society of Incorporated Accountants and Auditors, 50 Gresham Street, London, E.C.2, are not restricted to accountants' articled clerks, but may be taken by students with a certain number of years' experience in the public service or in the office of an accountant.



## HOW TO STUDY FOR EXAMINATIONS

The London Association of Accountants, 50 Bedford Square, London, W.C.1, and the Central Association of Accountants, 5 Salter's Hall Court, London, E.C.4, however, do not impose any restrictions whatever as to articles or experience, and anyone who passes the necessary examinations may be admitted to Associateship with the accompanying professional status. Admission to the examinations of the Corporation of Accountants, West George Street, Glasgow, and to the Institute of Cost and Works Accountants, 6 Duke Street, St. James's, London, S.W.1, is also unrestricted. Then there are the Institute of Municipal Treasurers and Accountants, the Institute of Poor Law Accountants, the British Association of Accountants and Auditors, and many other societies, most of which conduct examinations in the various subjects which they specify as being necessary to pass before they will admit to membership.

Two years' work is sufficient to enable anyone of average ability to pass the necessary intermediate and final examinations of the institute of which he desires to become a member. Full particulars may be obtained from the Secretary in each case. The cost may be roughly estimated at £5 for examination fees, and £10 to £15 for books. If coaching is desired this will not cost more than £20 at an extreme estimate, so that

## HOW TO BEGIN

by the expenditure of £40 at the most, and by devoting about ten to twelve hours per week to studying, it is possible to acquire a priceless professional qualification in about two years.

For the secretary there exist the Chartered Institute of Secretaries, 59a London Wall, London, E.C.2, the Incorporated Secretaries Association, 82 Victoria Street, London, S.W.1, and the Corporation of Certified Secretaries, Preston. These bodies conduct Preliminary, Intermediate, and Final examinations, and admission to membership is secured by passing these examinations and having other qualifications, particulars of which may be obtained from the secretaries. The cost of qualifying and the length of time to be devoted to study are approximately the same as in accountancy.

In the majority of the professions it is now possible to obtain degrees by passing examinations, and men engaged in these professions will, of course, be aware of this. That many of these men are not fully qualified, however, is probably due to the fact that they look on study with a deeply-rooted prejudice. They are convinced that it is monotonous, dull, and terribly tedious, and that in many cases it is injurious to health. It need be none of these things. In fact, studying

## HOW TO STUDY FOR EXAMINATIONS

for examinations can become a fascinating hobby, and if undertaken with care and forethought, and carried out in accordance with a properly arranged programme, need not affect the health at all.

The first essential is to cultivate the right point of view; and to rid oneself of any preconceived notion that studying is laborious is to meet success half-way. To do this it is necessary to begin by thinking of one's course of study not as a task to be completed with an effort, but as a hobby to be indulged in with enjoyment. Every one has noticed the marvellous accuracy with which a boy will remember the names, history, and performances of dozens of county cricketers. That is, of course, because he is intensely interested in them and their deeds. It is the same with studying. Being interested is the secret of doing it well, and interest is not hard to arouse, dry though many examinations subjects may at first seem to be.

Whether they are uninteresting depends on your point of view. We are usually interested in any matter, however dry and practical it may be, if it contains something that will lead ultimately to our advantage. Wills are not particularly interesting to read, but the will in which your name appears as a legatee is to you a

## HOW TO BEGIN

fascinating document. And as successful study leads to immense practical advantages it is not difficult to arouse interest by constantly keeping those advantages before one's mind.

Interest can be strengthened, too, by looking at the subjects to be studied in the proper light. Even the driest subjects are of definite practical use, and knowledge of them is a powerful instrument.

A carpenter's saw is in itself an uninteresting object, but it is of great interest to a carpenter, for to him it is a tool that can perform many useful services. Similarly commercial subjects, though dry to the uninitiated, are fascinating to those who understand them, and by trying to understand the purpose of a subject and endeavouring to see it as a vitally important instrument that helps to turn the wheels of commerce interest will soon be aroused.

Once the right attitude to work has been cultivated study ceases to be monotonous. Every hour spent in study leads to the acquisition of a new piece of knowledge which makes clearer facts already learnt. As knowledge increases understanding develops, and the deeper one enters into a subject, and the more proficient one becomes in it, the greater is the eagerness with which study is undertaken.

## HOW TO STUDY FOR EXAMINATIONS

If the examination work is approached with a mind devoid of prejudice and open to be impressed and fascinated by the acquisition of new knowledge, interest will soon turn to enthusiasm. And it is safe to say that the enthusiastic student, provided he possesses moderate ability, never fails. But there is a danger in being over-enthusiastic. Eagerness to learn and curiosity for new knowledge, if they are not kept in check, sometimes lead to over-exertion and consequent ill-effects on the health.

Uncontrolled enthusiasm is apt to burn itself out quickly, with the result that the mind becomes stale, interest evaporates, and the quality of work suffers. But by the skilful arrangement of a programme of studies and strict adherence to it this enthusiasm can be maintained at an even pressure throughout the period of study with great benefit to one's progress.

And to the skilful arrangement of his programme of work the student must first give his consideration. The time table of study is of vital importance, and the way in which it is drawn up may make all the difference between success and failure.

Those who suffer from over-work are the students who do not study scientifically, and it is the aim of the following chapters to outline a

## HOW TO BEGIN

method by which success in examinations may be achieved without sacrifice of health or recreation, and by which the student will be able thoroughly to enjoy every moment devoted to preparation for his examination.

## CHAPTER II

### PREPARING A TIME TABLE

THERE are three methods of study available for the student of professional examinations. He may attend classes and lectures, or take up a course of tuition by correspondence, or study independently. The last method may appeal to those who are not able or willing to spend fees on tuition, and the institute for whose examinations they intend to sit may prescribe the necessary textbooks. But one of the other methods is advisable, and payment of the very reasonable fees for which expert tuition, either oral or by correspondence, can now be obtained, is an excellent investment.

Whichever method is finally chosen, a certain amount of study will have to be done in the student's spare time at home or elsewhere. The student who works independently or takes a correspondence course will necessarily have to organize his own programme of work, and even the student who attends classes or lectures at regular times must amplify the instruction he receives by private study, and will be well-advised to organize that study into a definite programme.

## PREPARING A TIME TABLE

Only by drawing up and keeping strictly to a definite time table of work can the best results be obtained.

This arrangement of the programme is a matter which receives in many cases less attention than it deserves, yet it is of paramount importance and requires much care and thought. While spasmodic work too often ends in disastrous failure, a skilfully arranged programme, strictly adhered to, is a solid foundation of success. Success in examinations is too frequently ascribed to the possession of brilliant abilities; it is more often the result of conscientious adherence to a well thought-out plan of study.

In deciding what portions of one's spare hours are to be devoted to examination preparation it is well to bear in mind that for several reasons regularity is essential.

In the first place the student who has decided to keep to a regular time table begins work almost automatically each day when the study period arrives. Study becomes a habit—just as much a part of the daily routine as eating one's meals or attending business. And habit, of course, is one of the most powerful human forces whose aid the student will find invaluable in helping him to keep up his work regularly.

Secondly, when study has become habitual the



## HOW TO STUDY FOR EXAMINATIONS

working day seems merely to have been lengthened by an hour or two, and after quite a short time the additional work becomes hardly noticeable. No feeling of strain or effort is experienced, and the health benefits, both mentally and physically, in consequence.

Finally, by working to a time table, and by keeping a strict watch on the weekly total of study hours, it is possible to observe with satisfaction one's daily progress to the goal of ambition.

Many would-be students are under the impression that, unless they possess brilliant abilities, studying for an examination will make such inroads on their leisure that no time will be left for recreation or amusement. No idea could be more erroneous. The requisite standard for any of the professional examinations to which reference has been made can be reached, as has been stated, by anyone of average ability with ten or twelve hours a week. Though that may seem at first sight a large portion of spare time, its dimensions dwindle remarkably when it is apportioned out to two hours a day. And those two hours can advantageously be divided into a morning and an evening hour. In fact, it is better so to divide them. The shorter the period of study the greater will be the quantity of work done, the better its quality, and the less strain

## PREPARING A TIME TABLE

there will be on the brain. One finds less reluctance, too, in sitting down to study for an hour than in making the effort necessary for several hours' work.

And even shorter periods than an hour at a time can be advantageously used. Many people spend half an hour or more in travelling to their work. If the time spent in travelling to and from business is regularly given to studying, the periods spent in working at home can be proportionately decreased. It may be thought that the noise of the traffic and the buzz of conversation, audible in a train or bus, would distract the attention, but it will be found that very little concentration is necessary to prevent attention being drawn from one's work by such sounds.

By studying frequently—as is necessary when the programme consists of two separate hours daily—the mind is kept in touch with the work, there is less tendency to forget what has been learnt, and the threads of a subject are more quickly picked up when one next returns to it. These two daily hours are, indeed, the ideal study periods. They not only involve the least possible effort and the least inconvenience even to the busiest man, but they are quite long enough for the average student to prepare successfully for his examination within a reasonable time.

## HOW TO STUDY FOR EXAMINATIONS

Hard and fast rules cannot, of course, be laid down. Brilliant students may find they can do sufficient study in less time, but few students will require more. In any case if a safe pass is to be ensured it is better to devote to work the time prescribed. It is foolish to over-estimate one's powers. If more time than seems absolutely necessary has been devoted to preparation for the examination, it is pleasant to remember that the valuable distinction of honours is always within the reach of the student who is fortunate enough to be able to answer with ease every question in his papers.

A good plan is to enter in a notebook a record of the time spent daily in study, with a statement of the subjects to which that time has been given. In this way it is possible to distribute time evenly over the subjects of the syllabus, and the danger of spending too much time on one subject or of neglecting another can thus be avoided. Moreover an adequate check can be kept on progress.

There are times when pressure of business, indisposition, or other circumstances beyond one's control, temporarily disorganize the time table. A note should be kept of any arrears thus incurred, and those arrears should be wiped off within a reasonable time by a temporary lengthening of the study periods. Arrears of work are the

## PREPARING A TIME TABLE

constant worry of the spasmodic student. They lead to intense dissatisfaction with oneself, and result in that harassed frame of mind which is the cause of many failures. Strict adherence to a definite programme will prevent the accumulation of arrears, and will eliminate this difficulty, which is one of the greatest the student has to face.

A word of warning must, however, be given to the keenly ambitious student whose enthusiasm may lead him into devoting more than the prescribed time to his work. Such enthusiasm, though laudable, is dangerous. It is as important to do no more than the allotted amount of study as it is to do no less. One of the objects of planning a time table is to ensure that, while adequate time is given to each subject, excessive energy shall not result in over-work, with the ill-effects on health which it is bound to entail. One must keep to the programme, and the more short periods into which the programme is broken up the better.

The short study period is like a sprint in which a high speed can be maintained only for a short time. Lengthen the time and the speed will decrease; lengthen study periods and the speed at which the mind works will decrease for the same reason. It is thus obvious that more and better work will be done in frequent short spells

## HOW TO STUDY FOR EXAMINATIONS

than in fewer long periods towards the end of which the brain is bound to tire.

It is often said that the mind is at its best early in the morning. Though this is so in many cases there are very many people who find that they can work better in the evening. It may seem, therefore, that the best policy would be to follow one's inclination, and do the whole of the daily study in either the morning or the evening, according to preference. Experience shows, however, that whatever personal inclinations may be it is better to divide the period of study evenly between morning and evening, for by means of the shorter spells of work more fruitful results can be obtained, without affecting the health, the preservation of which is, of course, of vital importance.

## CHAPTER III

### THE IMPORTANCE OF HEALTH

UNTIL quite recently the opinion was widely held, even among those who admitted the value of examinations as tests of ability and proofs of knowledge, that study was injurious to health. The old systems of " cramming " and the profound belief in the existence of the " ploughing " examiner provided reasons for the existence of that opinion. No doubt many ambitious students who burned the midnight oil in their unscientific attempts to acquire huge stores of knowledge suffered greatly in health.

Modern coaching methods, however, have revolutionized learning. Cramming has gone the way of many other educational evils, and the best teachers now attempt to help students to understand the meaning and purpose of the subjects they study, rather than to assimilate mechanically a mass of facts.

Modern examinations, too, tend to foster this method of learning. Examiners endeavour to find out the depth of a student's knowledge rather than to expose his ignorance. This change in the style of examining methods has reacted with

enormous benefit on the health of students. The attempt to remember hosts of facts, in many cases without more than a glimmer of understanding, which characterized the old type of studying, put an enormous strain on the mind. The student became a prey to worry, his nerves became disordered, and his health suffered in consequence.

Those who attempt to pass modern examinations by the old methods will suffer in the same way. It is of the utmost importance, therefore, that the student should realize at the outset that he must organize his methods of study on up-to-date lines if he is to keep in good health. It will not, of course, be necessary to emphasize the effect of the health upon the quality of one's work. Good work obviously depends upon good health, and for that reason nothing should ever be allowed to interfere with exercise and recreation.

Having drawn up a time table to cover adequately the subjects of examination, it is now necessary to set aside certain times for exercise: Daily exercise is essential. If there is no time or convenience for games then at least half an hour's walking should be done every day, and the student who is economical with his time will find no difficulty in squeezing this half-hour's walk into his daily routine. Walking part of the way

to or from business or taking a stroll every evening before going to bed are but two of many ways that can be suggested. But whatever one's circumstances or inclinations, this daily exercise should never be neglected.

The question of food is one that is entirely personal. One's own tastes and experience are the best guide to what is most suitable. As a general rule, however, the active brain-worker is advised to avoid heavy, stodgy foods. If there is any doubt as to the foods to avoid or those to be included in the diet a doctor should be consulted. It is impossible for the brain to think clearly and swiftly after heavy meals, and wise students, therefore, will naturally avoid them.

These may seem counsels of obvious advice but the brain is so sensitive to the state of the body that the student should give every consideration to his food if he is to produce the best work of which he is capable. While it is obviously impossible to draw up a dietary to suit every one, it is necessary that the student should be reminded of the importance of devising one to suit himself, and not merely to continue eating, without consideration, the food to which he has always been accustomed.

Given the three essentials of adequate exercise, plenty of fresh air, and a wise choice of food,



## HOW TO STUDY FOR EXAMINATIONS

study will never be the cause of physical ailments. But even a sound physical condition is not all that is necessary to enable one to study well. Recreation is of equal importance.

As with food, personal preferences must dictate what recreation is to be indulged in. It is merely necessary to emphasize the wisdom of retaining recreation in one's personal life. Many students, as soon as they begin to study, sacrifice to their work much of the time they have been accustomed to devote to games or other recreation. That sacrifice is not only unnecessary but foolish. If staleness is to be prevented the mind must rest, and rest of the most refreshing kind is a change of occupation.

A visit to a theatre, a dance, or a game of cards in winter; tennis, cricket, or some other outdoor recreation in summer, must have their place in the routine. And in a well organized life there will be plenty of time for them all.

The value of drawing up a time table for study is that almost as much time is left for other interests as existed before study began. The student who works conscientiously throughout the time he sets aside for study will be able to put down his books the moment the time is up. Whatever temptations he may have to do another couple of pages or finish another problem should

## THE IMPORTANCE OF HEALTH

be resisted. The time outside study hours should be strictly reserved for amusement and recreation.

One word of warning may not be out of place in connection with amusements. The inveterate reader and the man who finds pleasure in chess problems or other intricate mental exercises may be well advised to give such hobbies a rest. Reading distracts the mind from the subjects one is studying, and may fill the brain with information of little immediate use at the expense of that specialized knowledge one is working to obtain. Chess and bridge problems, too, are bound to absorb mental energy that will be needed for examination work.

It is, therefore, advisable to indulge in amusements that give scope for physical exercise and involve little mental effort. Anything that tends to produce physical fatigue and at the same time is in itself a fascinating occupation, such as playing a favourite outdoor game, is the ideal form of amusement for the student. Physical fatigue produces deep restful sleep, of which one should try to get at least eight hours regularly every night.

Whether examination preparation is an exacting ordeal or a pleasant task depends entirely upon the methods employed. Only by careful attention to such practical details as the

## HOW TO STUDY FOR EXAMINATIONS

organization of time to allow an ample margin for recreation, amusement, and the needs of health, by giving adequate consideration to food, and by eliminating as far as possible all distracting influences from one's life can success at examinations be accomplished with ease and enjoyment.

Study should be looked upon, while it lasts, as the main object of leisure hours. Everything else should be skilfully planned to assist its progress. One must overhaul one's life just as a big business must be overhauled in order that it may increase its efficiency.

To make the best possible use of time in this way is not a difficult matter. A little thought at the beginning is all that is necessary, and once the weekly programme has begun it is a simple matter to keep it going. It is safe to say that one will be infinitely happier for thus putting to a useful purpose every moment of the day. There is a wonderful exhilaration in living a full busy life, and in living it efficiently. One is conscious of having a definite goal in view, and of making the most of life and of oneself. The result is that happy frame of mind which contributes so much to sound health of mind and body, and lays the surest foundation of ultimate success.

## CHAPTER IV

### METHODS OF STUDY

THE majority of business men may approach some of the subjects to be studied for their examinations with a certain degree of familiarity. The book-keeper will be conversant with branches of accountancy work. The student with general commercial experience will find that the subjects which deal with business correspondence and office routine contain many points of which he has personal knowledge. And most commercial men are not entirely unfamiliar with legal matters.

But in the theory of these subjects most students will be unversed, and some subjects in both theory and practice will be entirely new to them. It is on the assumption that students are beginning to learn entirely new subjects that most of the intermediate examinations for professional qualifications are based. In the final examinations a certain knowledge of the subjects is presumed, and the student will have acquired this in passing the intermediate examination. The preliminary examinations are, of course, merely tests of general education, and do not affect the matter.

Therefore, though a certain amount of previous

## HOW TO STUDY FOR EXAMINATIONS

knowledge may be possessed, and will no doubt prove distinctly useful, it is better to begin right at the beginning in order to obtain a sound grasp of every subject. As examination papers deal with the theoretical, as well as the practical, side of a subject, it is only by covering the whole ground from the beginning that one can be sure no theoretical point has been missed.

Though it may seem at first a waste of time to gather from textbooks facts that have been learned already in practical daily work, time spent in this way is not wasted. Only by assimilating a thorough knowledge of the fundamental principles on which the theory of a subject is based can the higher and more complicated branches of that subject be understood.

Though this book makes no attempt to deal in detail with every subject set in modern commercial examinations, a few remarks on those subjects which are most frequently met may prove helpful. All subjects cannot be studied satisfactorily in the same way. The appropriate method must be used for each one.

Most secretarial and accountancy examinations contain subjects dealing with the correct use of the English language, business correspondence, and office routine. These subjects call for least study, for the papers can be answered by almost

## METHODS OF STUDY

anyone with a fair education and some commercial experience. Every student, however, should read the prescribed textbooks to be sure that he is ignorant of nothing that is important. Précis writing is the one matter in these papers that presents any difficulty, and practice will soon enable the student to become proficient in this exercise.

All the legal subjects—company law, mercantile law, bankruptcy law, executorship law, and the other branches of legal study sometimes included in the syllabus—can be studied by similar methods. One must first read through the prescribed portions of the textbook, underlining every important point. Notes should be made of points not quite clear, and these should be elucidated by reference to the tutor, or, if one is studying privately, to other textbooks.

Here the importance of studying under the guidance of expert tutors, either at classes or by correspondence, cannot be too strongly emphasized. The value of a qualified teacher's knowledge and experience is enormous in saving the student endless time and trouble, explaining his difficulties, and preventing his falling into the many errors to which his ignorance makes him liable.

Moreover, his tutor will prescribe the best

## HOW TO STUDY FOR EXAMINATIONS

textbooks for reading, set certain portions at a time for study, and test the student's knowledge, either orally or by a written set of questions. These tests are of vital importance. They verify the possession of knowledge, and expose errors or ignorance which can immediately be remedied. As it is difficult to examine oneself satisfactorily the value of a tutor is here again apparent.

✓ The first reading of the prescribed portion of the textbook will have made the outline of the subject familiar. One must make a second reading to emphasize the general impression thus gained, and a third or even fourth reading may be necessary according to the difficulty of the subject and one's power to grasp the facts presented. ✓

The points that have been underlined should now be read by themselves, as they will stand out more clearly in this way. Those of paramount importance should be memorized. In legal subjects the many provisions of certain Acts can be grasped only by being memorized. They are unrelated and cannot, therefore, be learnt, as can the body of the subject, merely by being understood.

Repetition, as a means of learning by memory, though an old method, is still the best, and is confidently recommended. It should be the endeavour to visualize the printed words, and to

impress them on the mind by reading them several times until they are thoroughly learned. "Parrot-work," a mechanical method of memorizing by constant oral repetition words whose meaning has not been fully realized, cannot be too strongly condemned.

Memorizing can, however, be overdone, and except in learning lists of facts, such as a mathematical formula or the provisions of a legal enactment, is not recommended. The best way to learn is to understand. If the principles of the subject are thoroughly assimilated in the beginning; and each development is understood as study progresses, the farther one advances the more interesting the subject will be. The later stages will prove no more difficult than the earlier ones.

The reason many students find difficulty with the later stages of their studies is that they have neglected the earlier facts, and have advanced too quickly without fully understanding everything as they continued.

It is important to be thoroughly sure of one's ground at every step. Nothing must remain imperfectly understood, and one should keep familiar with past work by constant revision. Before commencing a new stage of the work a rapid glance should be given to the sections already



learned, so that old knowledge will not be forgotten as new facts are acquired.

The foregoing remarks apply to a large extent to such subjects as economics, and to the theoretical branches of accountancy and secretarial work. But of these subjects such a detailed knowledge is not called for as of the legal subjects, and it will be found better to have a wide general knowledge of their principles than an extensive knowledge of facts. In economics, particularly, it is better to read or grasp the main purport of several books than to possess a detailed knowledge of one textbook only.

The practical subjects—arithmetic, accountancy, and certain parts of secretarial work—are best acquired by actual written exercises. Obviously no amount of reading will enable the student to acquire proficiency in arithmetical problems or the preparation of a balance sheet. Only by constant practice can the necessary accuracy, neatness, and speed be obtained.

Many students are apt to do as little practical work as they can during the period of study. They read their textbooks steadily, but work only the minimum number of exercises in a perfunctory way. The importance of working as many practical exercises as are necessary to acquire the requisite standard of efficiency cannot be over-estimated.

## METHODS OF STUDY

Much attention is paid by examiners in accountancy and arithmetic to neatness. If the paper is to be neatly, as well as accurately, worked, there will be little time to spare in the examination room, and the only way to achieve success in these subjects is to acquire speed in working. The student is, therefore, advised to work plenty of exercises to acquire that speed.

The importance of note-taking is frequently over-estimated. Students who attend lectures must necessarily take notes, but with the decline in popularity of this method as the sole means of instruction, the necessity for voluminous notes no longer exists. Where a large mass of matter can be conveniently condensed it may be advisable to make a brief précis, but judicious underlining will frequently obviate this. A useful point in underlining may be mentioned here.

When underlining the salient features of a paragraph or page it is often quite easy to underline a number of words at intervals that may be read together as one sentence. In fact, most underlining can be done in this way, which is much better than merely underlining isolated words and phrases. If sentences have been intelligently picked out the process of revision will be rendered much easier.

## HOW TO STUDY FOR EXAMINATIONS

There are no short cuts to examination preparation, but by starting one's course of study properly and adhering throughout the period of preparation to the rules that have been mentioned, much time will be saved. Study cannot be hurried. Even to postpone the examination until the next date, because one cannot finish the requisite amount of work by the date required, is preferable to hurrying through the work.

The temptation often occurs in reading a textbook to skip long passages that seem of little importance, and to gamble on questions not being asked on the matters dealt with in those passages of the book. To give way to that temptation is fatal. Every word of the textbook or the portions of it that have been prescribed for reading should be studied. Matter that is apparently irrelevant always has a definite bearing on later work, though its importance may not be realized at the time.

Methodical application to the subjects to be studied, and an unswerving determination to adhere rigidly to the time table and the course of study planned, provide the shortest route to passing an examination. Those who trust to luck and pay attention to the so-called favourite questions of examiners usually fail, while the students who work steadily and avoid short cuts invariably pass at the first attempt.

## CHAPTER V

### STAYING-POWER

WHEN the novelty of the first few months' work has disappeared and the examination itself is yet too far off to arouse any great excitement, the student begins to pass through the most crucial phase of his period of study.

Unless his study methods have been properly thought out and his work is conscientious, his interest and enthusiasm will be in danger of evaporating. But this danger can be totally eliminated by cultivation of the correct mental attitude and by intelligent efforts to disperse discouragement.

During this period the first signs of definite progress appear. One has soon travelled half-way to the goal, and when that point is reached at least half of the work should have been completed. The subjects should be surveyed with a critical eye to make sure that in every branch of the work the progress planned has been made. Stock should be taken of one's knowledge by making a general revision of all work so far completed, and any discernible weaknesses should be remedied.

This mental stocktaking is of vital importance. It reveals the true state of progress and, if that

## HOW TO STUDY FOR EXAMINATIONS

progress has been satisfactory, confidence is bound to increase. If one can reach the half-way point satisfactorily there is no obvious reason why the full course should not be completed with success. If, on the other hand, not quite such a desirable state of affairs is revealed, there is still time with renewed effort to remedy defects and to prevent failure.

Summing up progress in this fashion is definitely inspiring and encouraging, and makes easier for the student his passage through this somewhat trying phase of his studies, when his mental and moral qualities are subjected to their severest test.

Examinations are not passed only by means of great mental ability. Moral qualities play an equally important part in a student's success, and no qualities are more valuable to him than enthusiasm and imagination. In fact, too great emphasis cannot be laid on the cultivation of those personal characteristics which more than compensate for the lack of great ability.

Enthusiasm is easy to maintain in the early stages of one's work, but many students are apt to lose their early keenness and energy when, after several months' study, their examination still seems far away in the remote future. This danger of losing one's first ardour is the cause of

many failures, but the student who has kept rigidly to his programme has little to fear. If he has regularly done his allotted amount of work, but no more, he will still feel as fresh as when he began. By not allowing himself to exceed the study hours originally decided upon he will have experienced no feeling of strain, but rather that continually renewed eagerness for his work which is the result of a wise, self-imposed check on his energy.

Nevertheless there are bound to occur, even to the least temperamental student, certain times when depression and discouragement hold him in their grip. These moods pass, but while they last they are unpleasant and difficult to combat. Here the student will find his imagination of invaluable assistance.

Every one is, fortunately, endowed with a certain measure of this gift. It is a mistake to believe that the possession of imagination is the prerogative of artists and poets, and that it is a quality which the practical business man is better without. By conjuring up visions in his mind of the definite practical advantages which success at his examination will bring, the student can soon dispel his moods of discouragement. He will cease to ask himself if his efforts are worth while. He will know they are.

## HOW TO STUDY FOR EXAMINATIONS

Even when the student feels confident of success at his examination that occasional pessimism which at times assails almost every one may cause him to doubt his chances of obtaining employment worthy of his qualifications. But the mind trained by the use of imagination to see the possibilities of every opportunity, and to take advantages of every outlet for its abilities, will soon allay such fears.

It is essential for the mind to be free from all distracting influences. One must be able to give undivided attention to one's work, and this will not be possible when fear of the future is present. Every possible effort must therefore be made to rid oneself of such fear by the cultivation of the right mental outlook.

Occasionally, too, the student may experience the feeling of having lost control of his subjects, that his knowledge is small, and that his ignorance is great. But such doubts are in reality a sure sign of definite progress.

It seems paradoxical, but it is true, that one must have penetrated a considerable way into a subject to realize how much one has still to learn.

At this stage it is best to dismiss from the mind any thoughts of ignorance, and to take comfort from the fact that of the definite amount of knowledge one has set out to attain, at least one-half

## STAYING POWER

has been acquired. The remainder of the study period will see the acquisition of the other half, and though one may, even then, have grasped but an elementary knowledge of the subject, it will be sufficient to ensure a safe pass.

One should not look too far ahead. It is better to concentrate on the work immediately to be done. A lot of work may still remain, but by degrees it will be finished. A dogged determination to continue with mechanical regularity to study the prescribed daily portion will help the student over his difficult times. Even the most brilliant students make many mistakes and do bad work occasionally. The average student should not be deterred if he makes errors too.

The cultivation of imagination is of enormous value. Allied to enthusiasm it produces that quality of staying-power which is essential to successful examination study.

✓As a rule, brilliant students are less consistent than the plodders. They fall easier victims to passing moods, are more easily depressed by their errors, and more easily encouraged by their successes than the students who regularly produce work of good average quality. And it is, therefore, the temperamental students who most need to cultivate staying-power.

Only by careful cultivation of the right qualities



of character can one obtain the best results from his mental abilities. Though staying-power is perhaps of primary importance—and every possible effort should be made to acquire it—there are other qualities desirable for the student to possess—cheerfulness, determination, concentration, ability to receive set-backs without discouragement, and ambition to succeed.

These are qualities that anyone with a little effort can acquire. Frank self-criticism will reveal those that are lacking, and if no obstacle is to be allowed to stand in the way of continued progress an effort should be made to acquire them and to strengthen little characteristic weaknesses. It is not at all a difficult matter. A certain effort of will must be made, of course, but practice will soon enable one to conquer natural failings and to acquire those qualities that are of such great assistance to successful study.

The importance of the correct mental attitude to work cannot be over-emphasized. A mind free from discouragement and depression, in which pessimism finds no place, and in which cheerfulness and determination to succeed are always uppermost, is essential to good work.

Good health, too, assists the preservation of good spirits, and they in turn react beneficially on the physical state.

## STAYING POWER

To keep one's nose to the grindstone may not sound particularly inspiring advice, but it is the finest that can be given to the student who feels the difficulty of passing successfully through the middle-period of his course of study. He should concentrate on the job in hand, and leave the future to look after itself

If his course of study has been well-planned and his programme wisely-arranged, he need not worry about attaining the necessary standard of proficiency for success by the time the date of his examination arrives. Simply by keeping to his programme and working as he has done hitherto he is bound to be ready when his examination is due.

By thinking as little about the future as possible, by overhauling his mental make-up, and by making a sincere attempt to remedy any little weaknesses that seem to him to be standing in the way of the smooth progress of his work, the student will find no difficulty in emerging successfully from this crucial period of study.

It is possible that every student will not find this period difficult, but the majority do. And those who find it so will remain, when the phase has passed, strengthened and encouraged by the test they have undergone.

## CHAPTER VI

### THE RIGHT ATTITUDE

THOUGH studying for an examination is a matter that demands earnest application, it is possible to take work too seriously. The change in one's fortunes that is sure to follow success in examinations naturally prevents the student viewing his work in any manner of carelessness or flippancy. He feels that he cannot treat the matter lightly, for too much hangs in the balance, and the more conscientious he is the more likely he is to worry.

But while giving to work the serious thought and care it demands, it is still possible to view it light-heartedly. Without being careless or treating the work with less importance than it deserves, one can study in a light-hearted manner that refuses to be awed by the seriousness of the occupation.

This light-hearted attitude to a great extent eliminates worry over trifling errors, whose importance the overawed student is prone to magnify, and absence of worry produces a frame of mind conducive to production of the best work of which the student is capable.

If studying is treated as a hobby that is fascinating in itself, it will seem much more interesting and much less exacting in its demands than if it is regarded as a laborious task that must be completed to ensure commercial prosperity.

Many students are inclined to look on study solely as a means to an end. From this point of view alone it is, of course, a task well worth completing, but there is something to be said for considering the mere acquisition of knowledge as a desirable end in itself, altogether apart from the tangible benefits to be gained.

Most men who take up courses of study no doubt do so primarily because of the material advancement that success will bring. But if they refrained from sighing for the day when studying can be put aside and treated learning as a hobby that will help them to derive great pleasure from their spare time, they would begin to be interested in studying for its own sake. Once such interest is aroused there are no heights the student cannot reach.

Interest gives birth to enthusiasm which, coupled with energy and ambition, will help a man to reach a position undreamt of before he began to study. He will not breathe a sigh of relief when he has passed his examinations for the particular qualification he set out to

obtain ; he will look for other qualifications to acquire.

The cultivation of this attitude to his work helps enormously to maintain the student's interest at the right pitch throughout the period of his examination preparation. Without sincere interest good work cannot be done. Knowledge ~~that holds no interest for the student~~ is forgotten much more quickly than matter which fascinates him and arouses his curiosity to learn more. One can take pride in doing work in which one is interested, and knowledge of interesting matters is the most easily remembered.

Every man with a hobby is eager to acquire all the information about it that comes within his reach. He reads assiduously every available book or paper that has any bearing upon it. The student who treats his studies as a hobby will find that there are many ways, apart from actual studying of textbooks, by which he can derive amusement and pleasure from his work, while greatly assisting his progress.

There are many extremely interesting magazines dealing with secretarial and accountancy matters that furnish valuable information in a way that provides easy and pleasant reading. Each of the secretarial societies mentioned in Chapter I has its official journal, which secretarial students would

do well to read. For the would-be accountant, also, many journals exist—*The Accountant*, *The Accountant's Journal*, and the official organs of the various accountancy bodies.

And there are several magazines that deal with studying as an occupation apart from the acquisition of technical knowledge. The student will find in reading such papers and magazines much that will help to preserve his interest in his work. Moreover, he will keep up to date in his knowledge.

This reading is almost the only kind that is not distracting in its influence. While it is to a certain extent recreative, as a relief from the continuous study of textbooks, it is instructive and definitely helpful to the student.

The world moves so quickly nowadays that the accepted fact of to-day may be the challenged theory of to-morrow. In the science of economics differing opinions are frequently put forward by eminent authorities. Legal enactments are often repealed and new ones passed. Textbooks cannot keep up with these rapid changes, and though new books and revised editions of old ones are continually being published, the very latest of these may not incorporate the most recent evolutions of economic theory or the latest alterations in commercial legislation.

But the student, in answering his examination

questions, will be expected to have some acquaintance with current controversies in economic theory and to be aware of recent legal changes, and the only way in which he can obtain the necessary information is by regular reading of the periodicals mentioned.

/ Examiners frequently include in their papers questions that have been designed to test the student's knowledge of current affairs, and these questions usually carry good marks. They are often simple, but unless the student has kept abreast of current affairs he will not be able to answer them.

Not only by reading those journals published for his benefit can the student acquire a good grasp of current events. A wide and intelligent reading of his daily newspaper is also called for.

The study of commercial subjects lends an added interest to perusal of the day's news. Events to which one has hitherto paid little attention assume a new significance, and problems which one previously could not understand are made clear. This increased understanding of the "news" leads to a certain sense of pride in knowledge acquired, and a fuller realization of the value of study.

The student begins to understand the world about him, and his interest in it proportionately

increases. It is that increase in interest that is so important to arouse, for it will carry the student through many a difficulty and help him to reach his goal with a sureness and rapidity that without its aid would be impossible. The mind will be kept fresh, too, by its interest in news that has a bearing on one's studies, for where interest is present the fatigue that is due more to boredom than to effort will never be felt.

This increase in his understanding of affairs will also give an added interest to the student's daily work. However prosaic and monotonous his daily tasks may have seemed hitherto he will now begin to realize their importance in the scheme of commerce and to learn much from them.

Examiners give good marks for answers to questions that exhibit practical knowledge and actual working experience. Many firms have labour-saving methods in office procedure that may not be widely known. New office appliances are frequently invented, and the student may be brought into contact with some of these before particulars of them are included in textbooks.

Whenever the student meets with any of these or other matters which give him a practical demonstration of matters which he has studied only in theory, or which he may not have studied at all, he should make a note of them. By



making notes of all those helpful little points that come within his reach he can extend his knowledge considerably, and the answers to his examination questions will indicate that his knowledge is practical and up to date. And this collecting of facts to amplify the instruction derived from his textbooks will help him to be curious about everything new, and to maintain that zest for the acquisition of knowledge which characterizes the most successful students.

## CHAPTER VII

### PRE-EXAMINATION DAYS

EVERY well-planned course of study will enable the student to cover thoroughly the whole ground of work in time to allow at least six or eight weeks for revision and for the study of past examination papers. A good method is to allow as many weeks for the revision as there are subjects in the syllabus, though, of course, one should not revise each subject throughout a whole week and then dismiss it as finished. One should continue that intelligent variation of work in revision which has characterized the whole course. Only by variation can monotony and tedium be prevented, and the examination approached without staleness.

Unless they are properly used, these days before the examination will fly with such rapidity that the student will fail to get the best out of them, with the result that when the examination arrives he will feel unprepared for it.

But if the suggested number of weeks has been left for revision he will have plenty of time to go through the whole of his past work thoroughly. Revision, of course, should not be left entirely

to the period immediately before the examination, but should have been carried out regularly throughout the study period. If this has been done, all that is now necessary is a sound reading of the textbooks to familiarize oneself with the early work, to obtain a final impression of those things which have been memorized, and to give the final touch of proficiency to one's practical exercises. Actual study should be no longer necessary. Revision should be merely a method of refreshing the mind.

In revision it is well not to pay too much attention to minor details. If one reads over and grasps firmly every point of outstanding importance the mind will automatically fill in the minor details by a process of associating them with the important points to which they are related. Attempts to assimilate hundreds of facts without any effort to select the important ones merely clogs and confuses the mind.

Here the enormous value of an intelligent process of underlining will be revealed. If all the underlined portions of the textbook are read, a sound knowledge of the outline of a subject will be grasped. Much of the text that has not been underlined is of no further value. It has served its purpose in the first reading by helping the student to understand the main facts and

important principles, and need be given no further attention.

In revision, of course, particular attention will be paid to those sections in which weaknesses have been revealed during the period of study. The student should endeavour to have as good an average knowledge of every subject as possible. If he feels confident of his knowledge in one subject he should not, unless he is certain that his position is sound in every other subject, give further time to that particular one in the hope of attaining distinction. There should be no weak links in his armour. It is obviously better to achieve a safe pass in every subject than to do brilliant papers in three or four subjects and fail in the others.

Failure in a single subject invariably means failure in the whole examination. If one has to sit again, even if only one subject has to be taken, considerable time is wasted. But in many of the professional examinations failure in one subject means that the student must sit again for the whole examination, and the importance of reaching the necessary standard in every subject cannot, therefore, be too greatly stressed. Honours and high places in the pass list are doubtless enviable distinctions, but they should not be sought at the risk of failure.

Study of past examination papers is strongly recommended to the student who is entirely unfamiliar with examinations as a means of familiarizing him with the kind of questions he will be called upon to answer. By reading through the papers set at the last two or three examinations, which can be obtained, as a rule, for a few pence from the examining body, he will be able to see the scope of the knowledge required and the type of questions that occur most frequently. Consequently in the examination room he will not be unprepared for the task before him.

In almost every examination certain types of questions frequently recur, and study of a few past papers will indicate what these are. But the student should not be misled into counting on finding such questions in his paper. Students whose preparation has not been thorough are apt to concentrate during revision on preparing answers to these favourite questions of examiners. But, as one cannot be certain that such questions will be set, the student who has worked conscientiously will avoid trusting to luck in this way, and will make sure that he possesses the sound all-round knowledge which can afford to ignore such risky methods.

The preparation of model answers to questions

is, however, sometimes useful in giving one a grasp of one particularly important section of a subject. By writing out a condensed lucid explanation of a particular principle in, say, economics, one is able to co-ordinate a large number of related facts into a small body of words that is infinitely easier to remember than the contents of several pages of a textbook. The actual process of writing also assists the memory and impresses facts very deeply on the mind.

This method should not, of course, be relied upon as a means of preparing definite answers to possible questions, but merely as a means of saving time in revision by collating a number of important facts in a form that is easy to remember. This practice is distinct from regular extensive note-taking during the study period, which has previously been mentioned and deprecated as making too great demands upon the student's time.

Past examination papers afford very useful practice for every student. It is a good plan to work through one or two of the papers in each subject under examination conditions without reference to a textbook, and to allow the same time as in the actual examination to complete the paper.

This practice will reveal any subjects in which knowledge is weak. These should, of course, be given particular attention thenceforth until the examination. On the other hand, if the questions are satisfactorily answered self-confidence will increase. The accuracy of the answers can, of course, always be verified by reference to textbooks.

If the whole paper on any subject is not completed in the specified time, the reason for this must be ascertained. It may be due to lack of knowledge, or to inability to express one's thoughts in a few words. The remedy for the first cause is obvious, and, for the second, regular practice is recommended in answering examination papers until every paper can be completed in the prescribed time.

During the period immediately prior to his examination the student may feel a lack of confidence in himself. This is quite a natural feeling. He knows that he is supposed to possess an intimate knowledge of several textbooks, and he believes that the examiners, having so wide a field from which to choose, are likely to select many points that he may have neglected on which to question him. He feels that he cannot be quite sure of success without having every detail of his textbooks at his fingers' tips.

That belief, though entirely natural, is quite wrong.

No examiner expects a perfect detailed knowledge from the student.) All he requires to know is that the student has studied a subject thoroughly and assimilated a sound knowledge of its broad outlines. The student will be given an opportunity of proving that he has done this, for he will find several more questions in most of his papers than he is required to answer, alternatives thus being provided for him. Moreover, many questions give the student a chance to exhibit his knowledge without confining himself too strictly to details of facts. }

If the student realizes this, and has the satisfaction of knowing that he has worked conscientiously throughout his period of study and has adhered strictly to the programme originally planned, self-confidence is bound to result. Such self-confidence never considers the possibility of failure, and there is, therefore, no reason why the conscientious student should entertain doubts of his success.

Worry over the result of his examination may not only be entirely groundless, but, if it is allowed to obtain too much prominence in the student's mind, will produce in him the worst possible attitude to his work. Success is rarely achieved



by those who are obsessed with thoughts of failure; it is the reward of those who believe in themselves.

Many students look on examinations entirely in the wrong spirit. An examination is much less of an ordeal than they suppose. It is merely the inevitable test to which they must be subjected if their knowledge and ability is to be definitely appraised, and should present little, if any, more difficulty than any of their study tests.

The attitude of such students magnifies the difficulty of the task before them, and produces the nervousness which causes many more failures than is generally realized. Worry over the result of an examination and nervousness of the occasion are often the cause of the failure of a student who possesses quite enough knowledge to answer every question in his paper satisfactorily.

The student who has studied regularly and thoroughly throughout the period of his preparation will derive intense satisfaction from the knowledge that he has done his best. And because he has done his best, failure is highly improbable. This is so simply because examinations are designed chiefly for men of average ability who are prepared to work conscientiously for a certain period in order to acquire a definite amount of professional knowledge.

## PRE-EXAMINATION DAYS

Instead of being approached with feelings of fear and awe, an examination should be looked upon merely as the final step in a course of study. It should be regarded as the easiest, rather than the hardest, part of obtaining a professional qualification, and if one's study has been well-done that is what it will prove to be.

## CHAPTER VIII

### THE EXAMINATION

AFTER many months of hard study the examination day at last arrives, and according to his temperament and the way he has worked the student either prepares himself eagerly for the test or submits to the inevitable with trepidation. But if he has studied hard and well without ever having succumbed to the temptation to slack, he will feel that confident anticipation which is born of the satisfaction of having acquired a mastery over difficult technical subjects solely by means of his own industry and strength of will.

He will enjoy that feeling of intense satisfaction which comes with the knowledge that he has accomplished so far what he set out to perform. The task before him will seem a challenge to him to prove that his study has been well done, and to show that he is capable of answering any question on the subjects to which he has given so much time and labour.

Most professional examinations occupy the best part of two days. There are usually seven or eight papers, and two hours is, as a rule, allowed

for each. The student is therefore wise to be sure to obtain a good night's rest on the eve of the examination, so that he can rise fresh for a good day's work.

It is a good plan to endeavour to complete the process of revision at least three days before the examination, so that the brain can be thoroughly rested before it is submitted to the final test. Many students frantically endeavour to cram their minds with every important point in their subjects during the last day or two in the hope that this last impression will remain in their minds during the examination.

No practice could be more disastrous. In the attempt to remember so many half-digested facts in this superficial way the mind becomes so confused that clear thinking is impossible. Often in the intervals between papers students may be seen poring over textbooks in a final attempt to refresh their minds. Such last minute efforts are quite futile, and often lead to disaster. Knowledge that has been thoroughly learned during months of earnest study becomes obscured under a superficial impression which, because it is gained hurriedly at the last moment, cannot be sufficiently remembered to enable good answers to be given.

Such attempts to refresh the mind will never

## HOW TO STUDY FOR EXAMINATIONS

enable a student to compensate for slackness during the study period, of which they are, indeed, usually an indication.

The student should set aside any fears he may entertain, and should resist any temptations to look at his books during the few days before his examination as rigidly as he has previously resisted temptations to neglect them. Success in an examination is the result solely of conscientious application to study throughout the period of preparation ; nothing else can avail.

At this stage the value of optimism cannot be over-emphasized. It is unwise to exaggerate the difficulty of questions that have not yet been seen. If one's study has been done thoroughly no question will fail to recall knowledge with which one is quite familiar. As a rule, most questions jog the memory and set up the necessary train of thought to produce the right answer. Though the answer may not be at first apparent a little thought will usually bring to mind the necessary knowledge required. It is often surprisingly easy to answer examination questions the difficulty of which had previously been feared.

A certain nervousness due to excitement before the student enters the examination room is quite natural. It will be found, however, that as soon as one is seated at one's desk such nervousness

will disappear. In giving one's whole attention to the paper everything else will be forgotten.

A most important point to bear in mind is time. There is invariably a clock in the examination room, but if the student is seated in a position where this is not easily visible he should keep a watch on his desk in front of him. If he fails to keep the passage of time under close observation he may be tempted to give too much time to the first few questions, with the consequence that the remainder have to be answered in a hurry...

The instructions to students which will appear at the head of the paper must be carefully read—Frequently students waste time in answering both parts of a question where only one is necessary, or in answering more than the required number of questions, simply because they pay *inadequate attention to their instructions.*

Such points as writing on one side of the paper only, beginning a new question on a fresh sheet, and writing one's name clearly on the front of the papers in the place provided are often neglected. Their importance is obvious, and nothing is more annoying than to find, when the paper is almost completed and only a few minutes remain, that the candidate has overlooked some essential point that will require considerable time to put right.

The number of questions to be answered will be definitely stated. If eight questions must be answered and two hours are given for the paper, it should be the endeavour to answer each question in a quarter of an hour.

It is not necessary to answer the questions in the order in which they appear on the paper, provided that each answer is numbered. Therefore, read through all the questions and answer first those to which an answer can unhesitatingly be given. In this way much time will be saved. As a rule, many questions can be answered in a very few minutes, and the time saved on these can be devoted to those less simple questions which require more thought and consideration.

Every question should be read very carefully so that its full meaning is thoroughly realized. No more information than is actually asked for should be given. It is a frequent habit among examinees to endeavour to obtain good marks by giving more information in their answers than the questions require. Such unnecessary exhibitions of knowledge not only gain no more marks than short straightforward answers, but may lead to marks being deducted. An examiner cannot but be irritated by a student's failure to comply with the elementary instructions given to him.

A simple lucid style in answering questions

should be cultivated. It is easier to express one's thoughts clearly in simple language than in long complicated sentences. Moreover, verbose answers waste much time which is very precious to the examination candidate.

The relative value of different questions is sometimes difficult to appraise, but because some questions are obviously more difficult and require longer answers than others, the student should answer these if he is confident of his ability to do so. These questions may not carry higher marks than the others, but they probably will, and an examiner will certainly be impressed by the work of a student who has courageously answered all the most difficult questions.

One should not, however, be depressed at finding one or two questions too difficult. If correct and complete answers can be given to the required number of questions—whichever they are—success is certain. Even if all the questions cannot be answered one will not necessarily fail.

Students are often afraid of failure because they have not completed a paper. While it is, of course, desirable to answer every question required—and there is no reason why ample time should not be found to do so if the time for the paper is carefully divided up—it is better to give,



say, six complete answers than to answer eight questions inadequately.

The majority of professional examining bodies do not publish the percentage of marks that must be obtained to achieve a pass. But it may safely be said that in the majority of cases 75 per cent will be sufficient.

By carefully allotting an equal amount of time to each question, and by answering first those that appear easiest, it will be found that towards the end of the time allowed there is usually an ample margin in hand for answering the difficult questions. If more than one of these cannot be attacked with confidence, endeavour to work out the answers mentally as quickly as possible. If it is found by this means that one of the questions can be answered fully, that one should be disposed of first.

In such subjects as accountancy or secretarial work, where answers may require the working out of several accounts or the ruling up of statutory forms, these practical questions should be left until the theoretical questions have been answered. It will then often be found that ample time is available to enable the answers to be carefully executed with the neatness which earns many marks.

In arithmetic the questions in which no problem

## THE EXAMINATION

is involved should be dealt with first. Problems often require much thought, and cannot be answered hurriedly. In all mathematical questions it is advisable to check each stage of the working before proceeding to the next. This may seem to take up much valuable time, but it is in the end the quickest method. Nothing is so likely to produce panic in a student as to find, when a sum has been completed, that a tiny error in one of the initial stages has rendered the entire working inaccurate.

There is usually no need to be in a violent hurry in answering papers. Adequate time is invariably allowed to enable the student, if he knows his subjects, to answer every question at a pace that allows the utmost care to be exercised.

It is desirable to complete the paper about five or ten minutes before the end of the time allowed. This short period should be devoted to reading carefully through one's answers in order to correct any little errors of spelling or punctuation that may inadvertently have been allowed to creep into them, and to give those little finishing touches that add neatness to a paper and give it a prepossessing appearance.

Many students leave the examination room before the time is up. They may be under the impression that they have done all they can, and

that there is no reason for waiting any longer. But no paper is so perfect that it cannot be improved. A second or third reading through the answers may suggest one or two facts that had not previously come to mind. Often there is time to re-write a question more neatly, or even to make an attempt, that may earn a few marks, to answer a question that had hitherto appeared too difficult. It is foolish to waste these spare minutes which may help to earn just those few additional marks that can turn the scale between failure and success.

It is an occasional occurrence, but a highly improbable one where study has been properly carried out, for a student to have answered but a small part of a paper, and to feel that he cannot answer any more. Feeling discouraged he may be inclined to make no further attempt to attack the questions that have so far bewildered him. Without having recourse to the trite counsel that he should keep on trying, it may be of more practical assistance to point out that continuous poring over a difficult question may at last reveal a ray of light that eventually will illuminate a dark corner of the mind.

Careful re-reading of a question often exposes a new view-point that gives a clue to the required answer. It is wise, therefore, never to give up

hope, for "brain-wave," have a habit of coming at the psychological moment and jogging the temporarily inert memory into activity.

Students are frequently discouraged by doing a poor paper in the early stages of the examination. A bad start is discouraging, of course, but one should try to prevent such an occurrence having any influence upon the work in the remaining subjects. Even if it transpires, when the results are published, that one has failed in a certain subject, success in the others will greatly soften the blow, and much satisfaction will be felt in having achieved even a partial success.

If only one subject has to be taken again the amount of work to be done has been greatly lessened. If all the subjects have to be taken, though in only one subject the required standard has not been reached, there is much comfort to be derived from the thought that there is but one weak point to be strengthened.

And though many students do not realize it, the papers in which they imagine they have not done well are often up to the required standard. If difficulty has been experienced in answering questions, though the answers have after much thought at last been arrived at, it is easy to gain the impression that the work in that paper has not been good. On the contrary the care and

thought which those questions have demanded may have produced considerably better answers than those which have been given with greater facility to questions in an apparently easier paper.

Passing a professional examination is not in reality nearly such a difficult matter as many people suppose. It is certainly not a task to be lightly undertaken or one that can be successfully accomplished without the expenditure of a certain amount of time and trouble. But the sacrifices demanded are so small and so easily made compared with the benefits obtainable, that they are an absurdly small price to pay for the invaluable qualification which is the reward of successful study. A professional qualification gives a man an enormous advantage over his rivals in business to-day.

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When that time comes—and it is inevitably approaching—the man who has qualified himself by passing an examination will reap an abundant harvest from the seeds of his own ambition and industry.

# INDEX

- PASS standard, 60
- Past papers, 45, 48, 49, 50
- Periodicals, helpful, 41
- Practical exercises, 28
- Practical knowledge, value of, 43
- Précis writing, 25
- Progress, how to check, 31, 32
- QUESTIONS, difficult, 59, 60, 62
- , how to answer, 57, 58, 60
- READING, 21, 40, 41, 42
- Recreation, 20, 21
- Revision, 27, 29, 31, 45, 55
- SECRETARIAL subjects, 28, 60
- Secretaries Association, Incorporated, 5
- Secretaries, Chartered Institute of, 5
- , Corporation of Certified, 5
- Secretaryship, prospects in, 2
- Self-confidence, lack of, 50, 51
- Short cuts to be avoided, 30
- Sleep, 21
- Society of Incorporated Accountants and Auditors, 3
- Strain, elimination of, 12
- Study, period of, 5
- , record of, 14
- , times for, 12, 13
- TESTS, value of, 26
- UNDERLINING, 29, 46
- WORRY, 38, 51, 52

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